

## **CREDIT BUREAU SERVICES**

**"Collection Specialists Since 1920"**

**P.O. Box 1808 Alexandria, La. 71309**

**(318) 443-1831 ~ 1(800) 256-2850**

- **HISTORY** -

Since 1920, Credit Bureau Services has serviced the needs of credit grantors, businesses, and medical facilities throughout Louisiana and the United States. In recent times we have acquired and merged into our network the collection division of "Iberia Credit Bureau" in New Iberia, La. and the "Collection Bureau of South Louisiana" in Houma, La.

- **EMPLOYEES** -

Our trained collection division is comprised of recovery specialists with over "100 years of collective experience" This staff is thoroughly trained, certified, and tested a minimum of twice a year. This training involves a complete knowledge of all federal and state regulations regarding collection practices. In addition our recovery specialists must be trained in all areas concerning bankruptcy, financial counseling, insurance (Medicaid/Medicare, commercial insurance), skip tracing, and credit reporting.

- **TECHNOLOGY** -

Credit Bureau Services maintains the highest standards of technology available to the collection industry today. We utilize the most advanced computer hardware from IBM. Our software and tracking systems are provided by one of the premier leaders in collection software nationwide, Columbia Ultimate Business Systems. We also utilize two of the most productive tools available to aid in the recovery of your money: digital electronic skip tracing equipment which is upgraded regularly, and automatic predictive dialers which increase personal contact attempts up to 750%. In addition, due to the fact that "CBS" is a full service credit bureau, we have at our fingertips access to nationwide credit reporting records.

- **ON-LINE CREDIT REPORTING** -

As a collection tool, the delinquent accounts assigned to "CBS" can be reported nationally through all three major credit reporting networks, Experian, Transunion, and Equifax. This is a valuable collection enhancement for locating debtors who skip out, or relocate to another area or state.

- **RESOURCES** -

Credit Bureau Services is a member of Associated Credit Bureau's Inc. with over 3000 member agencies and affiliates nationwide enabling us assistance to collect debts outside your immediate area. "CBS" is also a member of American Collectors Association comprised of over 3400 associates throughout the United States.

- **INSURED** -

Credit Bureau Services has in force a ONE MILLION DOLLAR errors and omission professional liability insurance policy.

- **FEES** -

Assignment of accounts is accepted on a flat contingency basis. There are no "Up Front" or "Hidden" costs. If we do not collect money for you, you owe us nothing. **"YOU ONLY PAY FOR RESULTS!"**

- **REMITTANCE AND REPORTS** -

When payments are collected through our efforts, they are remitted to you accompanied by a detailed statement for our services at the end of each month. Our fees do not come "off the top", but are billed on a percentage basis, as they are collected...We also have the ability to provide customized reports and statistics to fit your needs.

- **WHAT DOES IT COST YOU?** -

We would like the opportunity to meet with you to determine exactly what the needs and goals of your business are. "CBS" chooses not to tell you what we do, but use this time to tailor a collection/recovery system to fit your exact needs. This eliminates added costs of operations that may not be specific to your business or industry and at the same time personally address your bad debt problem in a more efficient manner.

